

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for private meteorological and weather services firms. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

COREPREVALENTSITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Professional Liability / Tech E&O	Covers financial loss from a negligent forecast or alert failure.	CORE
☐ General Liability	Covers premises and event-site injury.	CORE
☐ Cyber Liability	Covers data-feed outages and breaches.	CORE
☐ Workers' Compensation	Covers field deployments in severe weather.	CORE
☐ Media Liability	Covers broadcast and published content.	PREVALENT
☐ Hired & Non-Owned / Commercial Auto	Covers field and chase driving.	PREVALENT
☐ Equipment / Inland Marine	Covers sensors, radar units, and mobile stations.	PREVALENT
☐ Umbrella	Adds limits for crashes and catastrophic reliance losses.	PREVALENT
☐ Products / Tech Liability	Covers licensed apps and data systems.	SITUATIONAL
☐ Aviation Professional Endorsement	Covers aviation work most E&O excludes.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by weather services is bodily injury and aviation/marine exclusions. Miscellaneous E&O often excludes aviation, marine, and injury arising from professional advice — yet the largest exposures are a missed severe-weather call at an outdoor event or crane site and marine routing. Confirm the policy covers injury arising from your advice.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.